

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JANETTE LAVETTE MURRELL

Debtor(s)

Case No. 15-22949

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2015.
- 2) The plan was confirmed on 08/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/10/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/03/2018.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$26,621.36  
Less amount refunded to debtor \$808.00

**NET RECEIPTS: \$25,813.36**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,128.75  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,128.75**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCESS COMMUNITY HEALTH NET	Unsecured	25.00	NA	NA	0.00	0.00
ACCREDITED HOME LENDER	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN FAMILY INSURANCE	Unsecured	380.00	NA	NA	0.00	0.00
ANIL ANAND KESVAN	Unsecured	23.00	NA	NA	0.00	0.00
APPLIED CARD BANK	Unsecured	750.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICE	Unsecured	2,500.00	NA	NA	0.00	0.00
AT&T BROADBAND	Unsecured	500.00	NA	NA	0.00	0.00
AT&T Mobility	Unsecured	720.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	501.97	501.97	0.00	0.00
BANK ONE	Unsecured	9,600.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,300.00	NA	NA	0.00	0.00
CHICAGO AVE GARAGE FEDERAL CI	Unsecured	79.00	NA	NA	0.00	0.00
CHICAGO AVE GARAGE FEDERAL CI	Unsecured	782.00	NA	NA	0.00	0.00
CHICAGO AVE GARAGE FEDERAL CI	Unsecured	3,524.00	NA	NA	0.00	0.00
CHICAGO WAREHOUSE FURNITURE	Unsecured	3,015.00	NA	NA	0.00	0.00
CITGO GAS	Unsecured	325.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	4,800.00	4,501.96	4,501.96	4,501.96	188.89
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	240.00	120.00	120.00	0.00	0.00
COLUMBIA HOUSE	Unsecured	160.00	NA	NA	0.00	0.00
COMCAST	Unsecured	483.00	NA	NA	0.00	0.00
COMCAST	Unsecured	272.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	390.00	NA	NA	0.00	0.00
DIRECT MERCHANT BANK	Unsecured	390.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	310.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	645.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	925.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	480.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,260.00	NA	NA	0.00	0.00
ILLINOIS TITLE LOANS INC	Unsecured	1,000.00	NA	NA	0.00	0.00
JB Robinson/Sterling Jewelers	Unsecured	3,440.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,020.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KAY JEWELERS	Unsecured	1,235.00	NA	NA	0.00	0.00
LEGACY VISA	Unsecured	510.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	970.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,453.00	1,453.36	1,453.36	0.00	0.00
MIDNIGHT VELVET	Unsecured	NA	334.01	334.01	0.00	0.00
MONTGOMERY WARD	Unsecured	NA	83.66	83.66	0.00	0.00
NICHOLAS FINANCIAL INC	Secured	11,326.00	11,122.42	11,122.42	10,601.34	820.81
PAYDAY LOAN	Unsecured	2,300.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,400.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	297.00	297.31	297.31	0.00	0.00
PHILLIPS 66	Unsecured	300.00	NA	NA	0.00	0.00
PLATINUM PROTECTION	Unsecured	288.00	NA	NA	0.00	0.00
PRESENCE HEALTH	Unsecured	253.00	NA	NA	0.00	0.00
PRESENCE MEDICAL GROUP	Unsecured	265.00	NA	NA	0.00	0.00
PRESENCE SERVICE CORP	Unsecured	265.00	NA	NA	0.00	0.00
PRIMECARE MEDICAL ASSOCIATES	Unsecured	203.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	4.00	NA	NA	0.00	0.00
RUSH UNIVERSITY MEDICAL CENTE	Unsecured	210.00	NA	NA	0.00	0.00
SALUTE	Unsecured	681.00	NA	NA	0.00	0.00
SCHOLASTIC	Unsecured	298.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SVC	Secured	NA	0.00	10,500.00	4,571.61	0.00
SELECT PORTFOLIO SVC	Secured	180,000.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SVC	Unsecured	235,955.00	NA	NA	0.00	0.00
SEVENTH AVE	Unsecured	344.00	NA	NA	0.00	0.00
SHELL	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	135.00	NA	NA	0.00	0.00
TURNER ACCEPTANCE CORP	Unsecured	7,900.00	NA	NA	0.00	0.00
US BANK	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	0.00	26,757.30	26,757.30	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	8,995.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	4,390.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	4,315.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	8,595.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	464.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,500.00	\$4,571.61	\$0.00
Debt Secured by Vehicle	\$11,122.42	\$10,601.34	\$820.81
All Other Secured	\$4,501.96	\$4,501.96	\$188.89
<b>TOTAL SECURED:</b>	<b>\$26,124.38</b>	<b>\$19,674.91</b>	<b>\$1,009.70</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,547.61</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,128.75</u>	
Disbursements to Creditors	<u>\$20,684.61</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$25,813.36</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/06/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.